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Substitute for form 1449/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: February 25, 2008 <i>(use as many sheets as necessary)</i>			<b>Complete if Known</b>		
Sheet	1	of	1	<b>Application Number</b>	10/743,484
				<b>Filing Date</b>	December 22, 2003
				<b>First Named Inventor</b>	Michael WILLIAMS
				<b>Art Unit</b>	3691
				<b>Examiner Name</b>	Narayanswamy Subramanian
				<b>Attorney Docket Number</b>	037607-0177

## U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		6,226,624	05-01-2001	Watson et al.	
		6,233,566	05-15-2001	Levine et al.	
		6,988,082	01-17-2006	Williams et al.	
		7,089,503	08-08-2006	Bloomquist et al.	

## UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code <sup>2</sup> (if known)			

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	† <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
		FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA	
		FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA	

Examiner Signature	/Thomas Hammond III/	Date Considered	06/09/2008
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